

Kent W. Plott (USB No. 5336)
Mark S. Middlemas (USB No. 9252)
Lundberg & Associates
3269 South Main Street, Suite 100
Salt Lake City, UT 84115
(801) 263-3400
(801) 263-6513 (fax)
LundbergECFmail@lundbergfirm.com

Attorneys for U.S. Bank NA
L&A Case No. 09-84156

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF UTAH
NORTHERN DIVISION

In re:

Todd Curtis Williams and Tamara Williams,

Debtors.

Bankruptcy No. 09-29982 RKM

(a Chapter 7 case)

Filed Electronically

Hearing November 18, 2009 @ 2:00 p.m.

ORDER TERMINATING THE AUTOMATIC STAY

U.S. Bank NA ("Creditor") filed a Motion for Termination of the Automatic Stay. There being no objection to the motion, and good cause appearing therefore, it is hereby ORDERED, adjudged and decreed that the automatic stay in this case is terminated as to the real property of the

debtors located at 416 Parkinson Drive, Brigham City, in Box Elder County, Utah, more particularly described as:

Lot 13, Block 2, PARKINSON SUBDIVISION, according to the official plat thereof.

Together with all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property.

It is further ORDERED that Creditor, and/or its successors and assigns, is permitted to proceed, pursuant to applicable non-bankruptcy law, to exercise all of its legal remedies and rights, including any right of assesement of reasonable fees and costs as provided by contract or statute, to enforce its lien against the above-described property; and,

It is further ORDERED that Creditor and/or its successors and assigns may, at its option, offer, provide and enter into a potential forbearance agreement, loan modification, refinance agreement or other loan workout/loss mitigation agreement. Any such agreement shall be non-recourse unless included in a reaffirmation agreement. Creditor may contact the Debtors' via telephone or written correspondence to offer such an agreement. This order shall be binding and effective despite any conversion of this bankruptcy case to a case under any other Chapter of Title 11 of the United States code.

—End of Document—

CERTIFICATE OF NOTIFICATION OF CLERK OF THE COURT

I certify that on _____ I sent a copy of the foregoing Order electronically or by first
class mail to each of the following:

Mark Middlemas
Lundberg & Associates
ECF
Attorneys for Creditor

Steven R. Bailey
ECF
Attorney for Debtors

David Miller
ECF
Chapter 7 Trustee

Todd Curtis Williams
Tamara Williams
416 Parkinson Drive
Brigham City, UT 84302
Debtors

United States Bankruptcy Clerk